



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday – Friday 9 am – 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 225D
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

November 26, 2019

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Benjamin P. Campo, Jr., Esquire
Special Administrator to the
Estate of Richard J. Cultrera
Douglas, McDaniel & Campo LLC, PA
90 Bridge Street, Suite 100
Westbrook, ME 04092

**NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 1680 Pequawket Trail, Hiram, ME 04041
Loan Number:
Payment Due Date: February 26, 2018

Dear Benjamin P. Campo, Jr., Esquire, Special Administrator to the Estate of Richard J. Cultrera:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Celinek, the Mortgagee, American Advisors Group and the Owner/Investor, American Advisors Group pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

PLEASE NOTE: YOU ARE RECEIVING THIS NOTICE ONLY AS SPECIAL ADMINISTRATOR OF THE ESTATE OF RICHARD J. CULTRERA. YOU HAVE NO PERSONAL LIABILITY IN THIS MATTER AND OUR CLIENT'S SOLE RECOURSE WILL BE AGAINST THE PROPERTY COMMONLY KNOWN AS AND NUMBERED 1680 PEQUAWKET TRAIL, HIRAM, ME 04041.

EXHIBIT

E

This loan is twenty-two (22) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of the Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for American Advisors Group its successors and assigns dated September 3, 2013 and recorded in the Oxford County Registry of Deeds in Book 616, Page 677. This firm is relying on information provided by the Servicer. If you, as Special Administrator to the Estate of Richard J. Cultrera, are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Interest	\$	26,202.58
MIP	\$	11,615.80
Taxes	\$	3,823.11
Insurance	\$	3,276.00
Appraisals	\$	850.00
Inspections	\$	400.00
Property Preservation	\$	7,292.00
Attorney Fees & Costs	\$	169.68
TOTAL TO CURE DEFAULT:	\$	53,629.17

The total amount due does not include any amounts that become due after the date of the notice.

You, as Special Administrator to the Estate of Richard J. Cultrera, have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$53,629.17 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Celink, Payment Processing, 3900 Capital City Boulevard, Lansing, MI 48906. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Celink at 866-654-0020 to discuss the loan.

PLEASE NOTE: YOU ARE RECEIVING THIS NOTICE ONLY AS SPECIAL ADMINISTRATOR OF THE ESTATE OF RICHARD J. CULTRERA. YOU HAVE NO PERSONAL LIABILITY IN THIS MATTER AND OUR CLIENT'S SOLE RECOURSE WILL BE AGAINST THE PROPERTY COMMONLY KNOWN AS AND NUMBERED 1680 PEQUAWKET TRAIL, HIRAM, ME 04041.

Pursuant to Title 14, Section 6111 of M.R.S.A., you, as Special Administrator to the Estate of Richard J. Cultrera, have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you, as Special Administrator to the Estate of Richard J. Cultrera, meet the conditions above, you, as Special Administrator to the Estate of Richard J. Cultrera, will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You, as Special Administrator to the Estate of Richard J. Cultrera, have the right in any lawsuit for foreclosure and sale to argue that the promises and agreements under the Note and under the Security Instrument were kept, and to present any other defenses that you, as Special Administrator to the Estate of Richard J. Cultrera, may have.

You, as Special Administrator to the Estate of Richard J. Cultrera, may have options available other than foreclosure. You, as Special Administrator to the Estate of Richard J. Cultrera, may discuss available options with the mortgagee, which is American Advisors Group, the mortgage servicer, which is Celink or a counselor approved by the United States Department of Housing and Urban Development. You, as Special Administrator to the Estate of Richard J. Cultrera, are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, American Advisors Group is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you, as Special Administrator to the Estate of Richard J. Cultrera, may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify the mortgage loan, please contact Celink at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Celink
Loan Resolution
3900 Capital City Boulevard
Lansing, MI 48906
866-654-0020

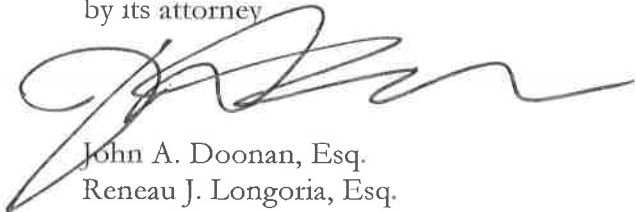
PLEASE NOTE: YOU ARE RECEIVING THIS NOTICE ONLY AS SPECIAL ADMINISTRATOR OF THE ESTATE OF RICHARD J. CULTRERA. YOU HAVE NO PERSONAL LIABILITY IN THIS MATTER AND OUR CLIENT'S SOLE RECOURSE WILL BE AGAINST THE PROPERTY COMMONLY KNOWN AS AND NUMBERED 1680 PEQUAWKET TRAIL, HIRAM, ME 04041.

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Celine
American Advisors Group

by its attorney



John A. Doonan, Esq.
Reneau J. Longoria, Esq.

JAD/RJL/NM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

55029

This listing is current as of **11/12/2019**.

Agencies located in MAINE

<p>Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: mdrost@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665</p> <p>Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops</p> <p>Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227</p>	
<p>Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: mdrost@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113</p> <p>Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling</p> <p>Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456</p>	
<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquis.org Address: 262 Harlow Street BANGOR, Maine 04401-4952</p> <p>Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops</p> <p>Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	
<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963-0114 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: theresa.dow@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515</p> <p>Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling</p> <p>Languages: - English - Spanish</p> <p>Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502</p>	
<p>Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@ceimaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510</p> <p>Counseling Services: - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling</p>	

- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax: 207-866-6553

Email: accounting@fourdirectionsmaine.org

Address: 20 Godfrey Drive

ORONO, Maine 04473-3610

- Counseling Services:**
- Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.fourdirectionsmaine.org

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

- Counseling Services:**
- Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St

5th Floor

PORTLAND, Maine 04101-3427

- Counseling Services:**
- Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English

- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 62 Elm St Ste 2

Portland, Maine 04101-3092

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://prosperityme.org/>

Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: N/A

Address: 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.acap-me.org>

Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: Meaghan.Arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.community-concepts.org

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227

Toll Free:

Fax:

Email: N/A

Address: 97 Water St

Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Nancy McFadden

From: Nobody <nobody@informe.org>
Sent: Tuesday, November 26, 2019 12:45 PM
To: Nancy McFadden
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves & Longoria Owner of the mortgage:investor What term best describes the owner of the mortgage?:Non-bank mortgage company Filer's Email Address:nmcfadden@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Celink Loan Resolution
3900 Capital City Boulevard
Lansing, MI 48906
866-654-0020

Consumer Information

Consumer First name:Benjamin
Consumer Middle Initial/Middle Name: P.
Consumer Last name:Campo
Consumer Suffix: Jr., Esquire, as Special Administrator to the Estate of Richard J. Cultrera Property Address line 1:1680
Pequawket Trail Property Address line 2:
Property Address line 3:
Property Address City/Town:Hiram
Property Address State:
Property Address zip code:04041
Property Address County:Oxford

Notification Details

Date notice was mailed:11/26/2019
Amount needed to cure the default:53,629.17 Consumer Address line 1:Douglas, McDaniel & Campo, LLC, PA Consumer
Address line 2:90 Bridge Street, Suite 100 Consumer Address line 3:
Consumer Address City/Town:Westbrook
Consumer Address State:ME
Consumer Address zip code:04092



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915



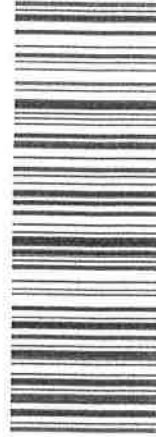
Benjamin P. Campo, Jr.
Douglas, McDaniel & Campo LLC, PA
90 Bridge Street, Suite 100
Westbrook, ME 04092



DOONAN, GRAVES & LONGO
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

CERTIFIED MAIL®



9414 7266 9904 2136 5892 70



\$ 007.60⁰⁰

02 1 P
0003657843 NOV 26 2019
MAILED FROM ZIP CODE 01915

Benjamin P. Campo, Jr.
Douglas, McDaniel & Campo LLC, PA
90 Bridge Street, Suite 100
Westbrook, ME 04092

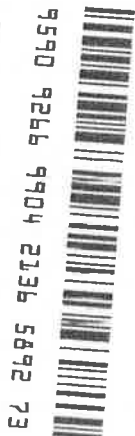
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

C FOLD AND TEAR THIS WAY

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Return Receipt (Form 3811) Barcode



1. Article Addressed to:

Benjamin P. Campo, Jr.
90 Bridge Street, Suite 100
Westbrook, ME 04092

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2136 5692 70

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

☐ Agent
☐ Addressee

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type:

☒ Certified Mail
☐ Restricted Mail

Reference Information

NM/NM
Richard J. Cultrera
55029

Domestic Return Receipt

Thank you for using Return Receipt Service



Certificate Of Mailing

To pay fee, affix stamps or
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:

- Doonan, Graves & Longoria
- 100 Cummings Center, Suite 225D
- Beverly, MA 01915

To:

Benjamin P. Campo, Jr.
Douglas, McDaniel & Campo LLC, PA
90 Bridge Street, Suite 100
Westbrook, ME 04092



PS Form 3817, April 2007 PSN 7530-02-000-9065

